

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LARRY J. SCHULTZ
JOYCE E. SCHULTZ
Debtor(s)

Case No. 17-22532CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/21/2017.
- 2) The plan was confirmed on 08/24/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/28/2017, 05/31/2018, 12/14/2018, 04/01/2019, 03/19/2021, 12/16/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2021, 08/08/2022.
- 5) The case was discharged under U.S.C. § 1328(b) on 01/01/1900.
- 6) Number of months from filing or conversion to last payment: 85.
- 7) Number of months case was pending: 88.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,496.00.
- 10) Amount of unsecured claims discharged without full payment: \$54,247.29.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$195,988.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$195,988.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$9,261.51
Court Costs \$310.00
Trustee Expenses & Compensation \$9,407.21
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$18,978.72

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINAN	Priority	0.00	2,604.29	3,275.08	3,275.08	0.00
CAPITAL ONE NA**	Unsecured	193.00	193.51	193.51	0.00	0.00
CAPITAL ONE NA**	Unsecured	325.00	325.78	325.78	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	483.96	483.96	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	320.04	320.04	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	677.20	677.20	677.20	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	2,095.69	2,095.69	2,095.69	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,726.01	1,726.01	1,726.01	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	2,838.64	2,838.64	2,838.64	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,180.37	1,180.37	1,180.37	0.00	0.00
CBCS	Unsecured	202.97	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	343.68	NA	NA	0.00	0.00
D & A SERVICES	Unsecured	483.96	NA	NA	0.00	0.00
D & A SERVICES	Unsecured	320.04	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	834.19	834.19	834.19	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	NA	951.65	951.65	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	436.68	436.68	436.68	0.00	0.00
DISCOVER BANK(*)	Unsecured	884.79	884.79	884.79	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,756.54	1,756.54	1,756.54	0.00	0.00
DNF ASSOCIATES LLC++	Unsecured	282.27	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	1,918.75	1,918.75	1,918.75	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	2,384.60	2,384.60	2,384.60	0.00	0.00
FMS INC	Unsecured	518.45	NA	NA	0.00	0.00
FRANKLIN COLLECTION SVC	Unsecured	51.95	NA	NA	0.00	0.00
GM FINANCIAL	Secured	3,235.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	374.54	374.54	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	3,003.00	2,960.66	2,960.66	483.96	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	502.40	502.40	502.40	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	495.59	495.59	495.59	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	791.48	791.48	791.48	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	565.14	565.14	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	5,387.37	5,387.37	5,387.37	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	518.45	518.45	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	236.63	236.63	236.63	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,309.25	1,309.25	1,309.25	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	788.56	788.56	788.56	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	473.83	473.83	473.83	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,893.07	1,893.07	1,893.07	0.00	0.00
NATIONWIDE CREDIT INC++	Unsecured	1,011.94	NA	NA	0.00	0.00
NORTHLAND GROUP INC.	Unsecured	951.65	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	130.00	482.51	482.51	21.40	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	13.00	13.00	0.00	0.00
PATENAUE AND FELIX APC	Unsecured	1,260.44	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	266,198.00	265,157.16	0.00	150,156.56	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	3,845.95	3,845.95	2,743.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	446.70	446.70	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	852.51	852.51	852.51	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	317.22	317.22	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	623.50	623.50	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,319.19	1,319.19	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	142.82	142.82	142.82	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	778.69	778.69	778.69	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	NA	407.61	407.61	0.00	0.00
RAVI KANT MO PC	Unsecured	75.00	NA	NA	0.00	0.00
SCOLOPAX LLC	Unsecured	9,485.00	6,934.33	6,934.33	0.00	0.00
SIMM ASSOC INC	Unsecured	565.14	NA	NA	0.00	0.00
SOUTH HILLS ENDOSCOPY CENTER	Unsecured	350.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	154.48	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	100.33	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	720.16	720.16	720.16	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	165.97	165.97	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,571.66	1,571.66	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,602.26	162.62	162.62	0.00	0.00
WAKEFIELD & ASSOCIATES	Unsecured	774.30	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	13,947.00	14,036.88	14,036.88	14,036.88	1,706.89
WELLS FARGO FINANCIAL NATIONA	Secured	6,428.41	6,428.41	6,428.41	4,585.27	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$150,156.56	\$0.00
Mortgage Arrearage	\$3,845.95	\$2,743.24	\$0.00
Debt Secured by Vehicle	\$14,036.88	\$14,036.88	\$1,706.89
All Other Secured	\$6,428.41	\$4,585.27	\$0.00
TOTAL SECURED:	\$24,311.24	\$171,521.95	\$1,706.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,718.25	\$3,780.44	\$0.00
TOTAL PRIORITY:	\$6,718.25	\$3,780.44	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,800.69	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$18,978.72</u>
Disbursements to Creditors	<u>\$177,009.28</u>
TOTAL DISBURSEMENTS :	<u>\$195,988.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/24/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.